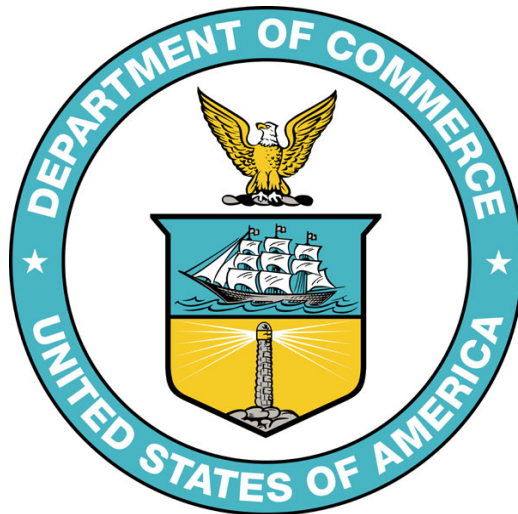


Travel Card Handbook



**U.S. Department of Commerce
April 2012**

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FOREWORD

The Department of Commerce (DOC) Travel Card Handbook is the single authoritative reference for the management of the Department's Travel Card Program. It outlines the policies and procedures governing the issuance and use of the government travel card for all Departmental employees.

The Travel Card Handbook implements and supplements those portions of the Federal Travel Regulation (FTR) that pertain to the use of the travel card for the payment of temporary and permanent change of station travel expenses. The Office of Management and Budget (OMB) Circular A-123, Appendix B dated January 15, 2009, establishes standard requirements and practices for improving the management of the Travel Card Program that are incorporated within this handbook.

All DOC employees must adhere to the policy and procedures set forth in this handbook when executing official travel on behalf of the Department.

Scope

This forward provides material concerning the Travel Card Handbook. The Travel Card Handbook is presented in terms of its establishment, authority, publication, applicability, implementation and supplementation of the current government-wide charge card program requirements and guidance issued by the General Services Administration (GSA) and OMB.

Authority for Manual

Department Administrative Order (DAO) 200-0: Department of Commerce Handbooks and Manuals. The Travel Card Handbook has the status and effect of a DAO.

Publication and Distribution

The Travel Card Handbook is published by the Office of Administrative Services (OAS). Any suggested revisions should be addressed to: Associate Director, Office of Commerce Services (OCS); Room 2872, Herbert C. Hoover Building; Department of Commerce; Washington, D.C. 20230. The Travel Card Handbook and all updates are serially numbered, and published in loose-leaf form. Operating units will be provided copies of all updates and correspondence of the Travel Card Handbook for distribution within its organization.

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Chapter 1: Introduction

1.1 Purpose

The purpose of this handbook is to provide DOC bureaus with policies and procedures for the management of the travel card program as required by the Federal Travel Regulation (FTR), Chapter 301-51 and Office of Management and Budget (OMB) Circular A-123, Appendix B – Improving the Management of Government Charge Card Programs.

1.2 Background

The Travel and Transportation Reform Act of 1998, P.L. 105-264, dated October 19, 1988, mandates the use of the Government travel card to pay for all expenses related to official authorized Government travel. The travel card program was established to reduce the need to provide Government travelers with cash travel advances and avoid having travelers use personal funds to pay for items such as lodging, meals, vehicle rental, and transportation costs while on official travel.

1.3 Travel Card Program Administration

The Department's Travel Management Division (TMD) is located in the Office of the Secretary, Office of Administrative Services (OAS). TMD's mission includes issuing and interpreting policies and procedures on the use of the travel card, monitoring bureau compliance with guidelines and procedures set forth in this handbook, and providing updated information in this handbook. The TMD has an appointed Level 1 Agency Organization Program Coordinator (AOPC) and Contracting Officer Representative with responsibility for administering the travel card program DOC-wide. Comments, questions, or suggestions regarding this handbook may be addressed to your servicing AOPC who will forward the information to the Level 1 AOPC for review.

Each bureau is responsible for designating in writing a level 2 AOPC and back-up AOPC who will be responsible for administering the bureau's travel card program as set forth in this handbook. Bureaus must provide the TMD with the name of their AOPC(s) and notify the TMD Level 1 AOPC of any and all AOPC updates and changes.

1.4 Definitions

The following definitions apply to the terms used in this Handbook:

Agency/Organization Program Coordinator (A/OPC): An individual serving as the focal point for management, establishing and maintaining accounts, and issuance and destruction of cards. The A/OPC helps set-up accounts; serves as liaison between the cardholder and the card Contractor; provides on-going advice; audits card accounts as required; and keeps necessary account information current.

Chapter 1: Introduction

Centrally Billed Account (CBA): A card/account established for the direct procurement of travel and transportation related services by the government. Payments are made directly to the bank by the government.

Delinquent Account: An undisputed charge card account balance that is unpaid for more than 61 days past the statement date.

Electronic Access System: The servicing bank's internet based system which provides a variety of reports which assist in the effective management of the Travel Card Program.

Fraud: Any felonious act of corruption or attempt to cheat the government. Use of the government charge card to transact business that is not sanctioned, not authorized, not for the purpose for which the card was issued, not as part of official government business, are instances of fraud.

Individually Billed Account (IBA): A government contractor-issued charge card used by authorized individuals to pay for official travel and transportation related expenses for which the contractor (bank) bills the employee, and for which the individual is liable to pay.

Merchant Category Codes: A four-digit code the credit card industry uses to identify the type of business a merchant conducts (e.g., gas stations, restaurants, airlines). The merchant selects its MCC with their bank based on their primary business.

Misuse: Use of a government charge card for other than the official government purpose for which it is intended.

Official Travel: Travel under an official travel authorization from an employee's official station or other authorized point of departure to a temporary duty location and return, between two temporary duty locations, or relocation between official stations.

Salary Offset: The collection of an undisputed, delinquent charge card amount via direct deduction from an employee's payroll disbursement or retirement annuity on behalf of the charge card vendor.

Split Disbursement: Is the process of dividing a travel voucher reimbursement between the charge card vendor and the traveler. The balance owed to each is sent directly to the applicable party.

Travel Charge Card: An individually or centrally billed, government contractor-issued card used by authorized individuals to pay for travel and transportation related expenses in compliance with the applicable regulations and in support of official government business.

Travel Management Center (TMC): A contracted travel agent used for booking common carrier transportation, lodging accommodations, and car rental services; and fulfilling reservations (ticketing).

Chapter 2: General Services Administration (GSA) SmartPay Program

The General Services Administration (GSA) Government-wide travel card program, [GSA SmartPay Program](#), offers employees travel cards to pay for official travel-related expenses while in a temporary duty (TDY) travel or relocation status. The Department of Commerce (DOC) has selected JPMorgan Chase, N.A. (JPMC) as DOC's travel card provider. There are two types of travel accounts offered under this program.

2.1 Individually Billed Account (IBA)

An individually billed account (IBA), also known as a travel card, is issued to an individual employee to pay for the employee's official travel-related expenses such as meals, lodging, and rental vehicles. The Government reimburses the employee for authorized official travel-related expenses. The employee is responsible for paying the bank upon receipt of the travel card statements whether or not the employee has been reimbursed for travel expenses.

2.2 Centrally Billed Account (CBA)

A centrally billed account (CBA) is issued to a bureau and operating unit to pay for common carrier transportation services arranged through a Travel Management Center (TMC), such as Adventure Travel (ADTRAV) and Scheduled Airline Ticket Office (SATO).

Chapter 2: General Services Administration (GSA) SmartPay Program

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Chapter 3: Travel Card Eligibility

All DOC employees are eligible to receive a travel card. The use of the travel card is **mandatory** for all employees who travel for Commerce business. Operating units have the discretion to offer the travel card to employees who meet the exceptions below.

3.1 Exemptions from Mandatory Use of the Travel Card

DOC exempts the following employees from mandatory use of the travel card:

- 1) New employees who have an application for a travel card pending;
- 2) Intermittent, seasonal, or temporary employees who have limited appointments;
- 3) Employees whose cards have been lost, stolen or damaged and have not yet received replacement cards;
- 4) Individuals identified as Foreign Service Nationals (FSNs);
- 5) Commercial Service Officers assigned to locations outside the United States;
- 6) Employees traveling in countries where credit card fraud is widespread, e.g., Russia and Eastern Europe; and
- 7) Employees with disabilities that prevent them from using the travel card.

Requests for exemption for other reasons must be submitted by the respective bureau or operating unit head to the Chief Financial Officer and Assistant Secretary for Administration (CFO/ASA). Upon approval, the CFO/ASA will notify the Administrator of GSA of all exemptions granted by DOC.

3.2 Methods of Payment for Official Travel Expenses When Exemption from the Mandatory Use of the Travel Card is Authorized

Employees granted an exemption from the mandatory use of the travel card may use personal funds, including cash or a personal charge card. The department will reimburse the traveler for valid official travel expenses by an electronic funds transfer directly deposited to their bank account.

Invitational Travelers can be issued travel advances in the form of Electronic Funds Transfer or a Treasury check

Chapter 3: Travel Card Eligibility

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Chapter 4: Travel Card Policy

4.1 Travel Card Rules

Travel cards may be used **only for official travel-related expenses** while in a TDY travel or relocation status. The travel card may be used to charge **travel-related expenses** such as lodging, meals, car rentals, and approved miscellaneous expenses. During relocations, these official travel-related expenses may also include the expenses of family members traveling with the employee. The travel card may also be used to obtain cash advances from an Automated Teller Machine (ATM). General rules are as follows:

- 1) Use of the travel card at the official duty station (ODS) or residence is **strictly forbidden** unless its use is in connection with official TDY, e.g., to withdraw cash from an ATM at the ODS.
- 2) The travel card cannot be used to pay for tuition, purchase office-related supplies, or other personal expenses while on travel.
- 3) If a DOC employee is a member of a Reserve/Guard unit, their DOC travel card is not to be used while performing Reserve/Guard training or active duty. DOC employees who perform travel as part of their Reserve/Guard duties should obtain a separate travel card issued by their Reserve Component.
- 4) Travel card ATM cash advance limits are set, by default, at 20 percent of the card's credit limit. This cash advance limit should not be increased without a documented and approved need for additional funds. For example, if the travel card credit limit is \$5,000, the cash advance limit will be set at \$1,000.
- 5) Additionally, travel card cash advances are limited to 80 percent of the estimated cash expenses for a trip. For example, if the estimated cash expenses for a trip are \$1,000, the cash advance is limited to \$800. In a case of financial hardship, the approving official may approve up to 100% of the estimated cash expenses, not including transportation expenses billed directly to the CBA.
- 6) Possession and use of the travel card does not relieve an employee from observing and complying with the rules and regulations governing official travel, including the use of Government contract city-pair fares and TMC.

4.2 Paying for Transportation Services

Cash or personal credit cards may be used to pay for official travel transportation services costing less than \$100.

Official travel transportation services costing \$100 or more must be procured by one of the following methods (in order of preference):

- 1) A CBA managed by a TMC is the normal method for procuring common carrier transportation services.
- 2) When extenuating circumstances are present, the employee's travel card may be used instead. A justification statement describing the extenuating circumstances must be included either on the travel authorization or travel voucher whenever transportation services of \$100 or more are procured using the employee's travel card instead of the

Chapter 4: Travel Card Policy

CBA. Claims for transportation services procured must be limited to the amount of the ticket used and should not include any unused portion(s) of the ticket.

Chapter 5: Travel Card Responsibilities

5.1 Credit Worthiness

In accordance with OMB Circular A-123, Appendix B, Chapter 6, all Federal agencies are required to assess the credit worthiness of **all new travel card applicants prior to the issuance of cards** in order to mitigate the risk of fraud, misuse, and abuse of the Government travel card program. DOC requires the travel card Contractor to conduct all credit worthiness checks for new applicants. Credit checks will not adversely affect an employee's credit score. Credit scores will be kept confidential by the Contractor and are **never provided to the servicing AOPC**.

NOTE: Employees transferring from another government agency must apply for a new travel card and this application will include a new credit worthiness assessment. For more information on creditworthiness checks conducted by JPMC, please visit:

<http://www.osec.doc.gov/oas/travel/JP%20Morgan%20Chase%20-%20Creditworthiness%20FAQ%20Sheet.pdf>.

5.2 Travel Card Application Process

Employees must apply for the travel card on-line using JPMC's Travel Card Account Enrollment Center (Account Center) system. Travel card application procedures and instructions for obtaining the Bureau Application Identification (ID) required for submitting the on-line application are available on the DOC TMD Travel Website:

<http://www.osec.doc.gov/oas/travel/tchargecard.htm>.

5.2.1 Employee (Applicant) Responsibilities

The employee must:

- 1) Complete the on-line Travel Charge Card Training course at the GSA SmartPay2 Travel Card Training website: <https://training.smartpay.gsa.gov/>. Upon successful completion of the course, the employee receives a certificate. The employee is required to submit a copy of this certificate to his/her AOPC and supervisor/approving official. A list of AOPCs can be found at: <http://www.osec.doc.gov/oas/travel/tchargecard-coordinator.html>. Training must be repeated every three years per OMB Circular A-123, Appendix B, Chapter 3.
- 2) Complete the on-line travel card application at the Account Center website: https://www.cc-accountcenter.com/jpmorganchase_commercial/eapp/ss_applicationID.jsp. The application requires a physical residential address, not a P.O. Box or business address; NOTE: Submitting a P.O. Box address or work address may prevent the travel card from being issued. The application also requires the e-mail address of the employee's supervisor/approving official.
- 3) Submit the on-line application along with its Acknowledgement Statement and Approving Official Certification Statement. By submitting the application, the employee agrees to comply with the policies, procedures, and other instructions

Chapter 5: Travel Card Responsibilities

issued by the Department, bureau and contractor/card issuer concerning the use of the travel card.

- 4) Notify his/her bureau AOPC if the travel card application requires expedited service. Expedited cards will be mailed via FedEx to the address of record unless an alternate address is provided. Normal travel card processing time is approximately 7–10 business days and expedited travel card processing time is approximately 3–5 business days.

5.2.2 Supervisor/Approving Official Responsibilities

The supervisor will receive an e-mail message from ccs.automation.jpnmchase.com indicating that there is an on-line application to review and approve.

The supervisor/approving official must:

- 1) Review the on-line travel card application for completeness; and
- 2) Approve or reject the on-line travel card application after receiving a hard copy of the training certificate from the employee. Once approved, the on-line travel card application will be automatically forwarded to the bureau AOPC.

5.2.3 Agency Organization Program Coordinator (AOPC) Responsibilities

“AOPC” refers to a bureau-designated coordinator with direct oversight responsibilities for a bureau’s travel card program.

AOPCs must:

- 1) Verify that the person applying for a travel card is a DOC-paid employee and not a contractor, invitational traveler, etc. AOPCs should verify employment using a current Human Resources Office (HRO) listing;
- 2) Verify that the on-line travel card application is complete and training was completed. A hard copy of the training certificate must be received by the AOPC before the on-line travel card application can be submitted to the Contractor for processing;
- 3) Approve/reject the on-line travel card application;
- 4) Submit the approved on-line travel card application to the Contractor for processing;
- 5) Print a hard copy of the on-line travel card application to verify the submission date of the application to the Contractor; and
- 6) Establish a hard copy file on the employee which will include a copy of the on-line travel card application and training certificate.

Chapter 5: Travel Card Responsibilities

5.2.4 Contractor Responsibilities

“Contractor” refers to JPMC.

The Contractor will:

- 1) Process the travel card application;
- 2) Conduct a Credit Worthiness Check of the applicant. All applicants will receive either a restricted or non-restricted identifier based on their credit score;
- 3) Issue the employee a travel card and Personal Identification Number (PIN) to obtain cash withdrawals from ATMs;
 - a. Employees with a non-restricted account will be issued a travel card with a \$5,000 credit limit and 20 percent cash advance availability.
 - b. Employees with a restricted identifier will be issued a travel card with a \$2,500 credit limit and 20 percent cash advance availability.

5.3 Contractor Limitations

Under the terms of GSA’s travel card program, the Contractor may not:

- 1) Release credit information to anyone other than to travel cardholders;
- 2) Sell or otherwise provide names and/or addresses of employees to other commercial interests;
- 3) Charge membership fees;
- 4) Include commercial advertisements or other forms of solicitation with monthly billing statements;
- 5) Issue or cancel travel cards without notifying the AOPC; and
- 6) Hold travel cardholders liable for any charges made with lost or stolen cards, provided the travel cardholder notifies the Contractor immediately upon discovering the travel card has been lost or stolen and signs an affidavit, as required by the Contractor, stating the charges were not made by the travel cardholder.

5.4 Travel Card Security & Prudent Practices

Upon receipt of the travel card, cardholders must exercise care and responsibility for the security of the travel card by:

- 1) Not giving the account number and/or expiration date to anyone but a travel service provider;
- 2) Not allowing others to store or keep the travel card; and
- 3) Exercising the same care in incurring expenses that a prudent person would exercise if traveling on personal business.

Chapter 5: Travel Card Responsibilities

5.5 Travel Cardholder Responsibilities

Travel cardholders are required to activate their travel card upon receipt by calling the number on their card. Travel cardholders will be sent instructions from their AOPC on how to access JPMC's electronic account access system called PaymentNet. Travel cardholders will be able to update account information (e.g., name, address, and e-mail address changes), file disputes, and make payments via PaymentNet at: <https://gov1.paymentnet.com> or by calling JPMC at 1-888-297-0781.

Travel cardholders are responsible for ensuring that:

- 1) The travel card is used for official travel expenses only;
- 2) All undisputed amounts on the travel card are paid in full each month regardless of whether the charges exceed the amount reimbursable under FTR and DOC travel regulations or the employee has been reimbursed for travel expenses;
- 3) The Contractor is immediately notified if the travel card is lost, stolen, or compromised;
- 4) The Contractor is immediately notified if the travel cardholder's name or address changes;
- 5) The AOPC is notified upon termination of employment to have the travel card cancelled;
- 6) The AOPC is notified upon transfer to another bureau within DOC in order for the travel card accountability to be transferred to the appropriate bureau; and
- 7) Refresher travel card training is successfully completed every three years as mandated in OMB Circular A-123 and copies of the training certificate are submitted to the servicing AOPC and cardholder's supervisor/approving official. Training is available at: <http://fss.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm>.

5.6 Disputes

Travel cardholders are:

- 1) Responsible for reporting disputed charges to the Contractor immediately--but in no case longer than 90 days from the date the transaction was charged via PaymentNet; the report shall include:
 - Cardholder name as it appears on the travel card
 - Account number
 - Reference number of the disputed charge
 - Establishment where charge was incurred
 - Amount of charge
 - Statement date
- 2) Required to sign an affidavit stating they did not make the charge.
- 3) Liable for any disputed charges that were not reported within the 90-day period, nor included in the signed affidavit.

5.7 Lost or Stolen Cards

Travel cardholders are responsible for **immediately** reporting lost or stolen travel cards to JPMC Customer Service at 1-888-297-0781 (or if international, call collect at 1-847-488-4442) and their bureau AOPC via e-mail or telephone, even if the account number is unknown. Once the travel card has been officially reported as lost or stolen, the travel card will be blocked to guard against unauthorized usage and a new travel card with a new account number will be issued within 24 hours (48 hours if the travel cardholder is located outside of the United States). Prompt action will reduce fraudulent charges. Any previous authorized activity, disputed and undisputed, will be transferred to the new account number.

Chapter 5: Travel Card Responsibilities

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6.1 Travel Voucher(s)

Employees are required to submit travel vouchers to their servicing finance office within five working days after the completion of travel, or every 30 days if on extended TDY. **Timely voucher submission is critical since employees are personally responsible for paying their travel card bills on time, regardless of whether they have been reimbursed for their vouchers.**

6.2 Payments to the Contractor

A travel cardholder is required to pay his/her travel card account, in full, upon receipt of the travel card statement, but no later than 30 calendar days from the closing date on the statement in which the charge(s) appeared:

- Travel card accounts that are 61 – 120 days past due will be suspended by the Contractor until payment is made.
- Travel card accounts that are 121 days or more past due will be cancelled.

6.3 Currency Conversion

The Contractor will ensure that charges made in a foreign currency will be converted into U.S. dollars on the travel card statement. The conversion rate used will be at least as favorable as an interbank rate or, where required by law, an official rate. This rate shall be the one in existence at the time the transaction is processed.

Chapter 6: Billing and Payments

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Chapter 7: Risk Management Plan

Risk management controls, policies, and practices are critical tools for ensuring the efficiency and integrity of DOC's Travel Card Program. Therefore, operating units are responsible for implementing a risk management plan to aid in preventing delinquencies, travel card misuse, fraud, and other forms of waste and abuse. At a minimum, the plan must include:

- 1) The appointment of an operating unit AOPC who will have direct oversight responsibilities for the bureau's travel card program. Operating units should appoint at a minimum at least 1 AOPC per every 500 cardholders;
- 2) Monthly review of travel card usage and delinquency reports. AOPCs are required to review Contractor-provided reports (Exhibit 1) each month in order to monitor delinquency, misuse, and other transaction activities;
- 3) A formal notification process used by an AOPC when notifying an employee that his/her travel card account is delinquent, has been misused, or contains questionable transactions. AOPCs are required to submit 31, 61, 91, and 121 day delinquency notification(s) to an employee, employee's supervisor, and servicing HRO (See Exhibit 2);
- 4) A filing system which includes thorough documentation (any and all correspondence to and from the AOPC, employee, and employee's supervisor) in the event disciplinary action and/or salary offset is/are initiated; and
- 5) Reference to DAO 202-751, *Discipline*, whenever formal notifications are sent to the employee regarding delinquency and/or misuse. NOTE: The employee's supervisor is required to contact the servicing HRO whenever a travel card is delinquent or used for non-official purposes. The servicing HRO in conjunction with employee's supervisor will determine the disciplinary action to take depending on the circumstances. Action taken can range from a written reprimand, to suspension, to job removal.

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Chapter 8: Delinquent Accounts

Travel cardholders are required to pay their travel card bill in full and upon receipt of the travel card statement, but no later than 30 calendar days from the closing date on the statement in which the charge(s) appeared, regardless of whether they have been reimbursed for travel expenses. The employee will be charged a 2.5% late fee each month on the entire undisputed amount until payment is received by the Contractor. The delinquent account may be reported to a national credit bureau such as Equifax, Experian, and TransUnion.

8.1 Past Due

A travel card account is considered past due when payment on undisputed transactions has not been received 45 calendar days from the billing date on the statement in which the charge(s) appeared. Any payment received by JPMC for a past due bill shall be applied first to the oldest past due amount.

8.2 Suspension

A travel cardholder's account will be suspended from charging privileges when payment is not received within 61 calendar days from the billing date. AOPCs are responsible for monitoring all monthly suspension and cancellation reports, and notifying an employee, employee's supervisor, and servicing HRO whenever an account is delinquent for 61 days or more.

NOTE: Suspended accounts are considered in direct violation of standards of conduct per DAO 202-751, *Discipline* ([http:// www.osec.doc.gov/opog/dmp/daos/dao202_751.html](http://www.osec.doc.gov/opog/dmp/daos/dao202_751.html)). Suspensions are lifted and travel card charge privileges are restored when the account is paid before it is 120 days past due; otherwise, the account will be cancelled.

8.3 Cancellation

The Contractor will cancel a travel card account when:

- Payment is not received by the Contractor within 121 calendar days from the billing date on the statement;
- An account is suspended two times during a 12-month period and becomes past due again; or
- Payment checks are returned for non-sufficient funds (NSF) two or more times in a 12-month period.

An employee who has reached the cancellation level of delinquency at 121 days will not be authorized to re-apply for a new travel card.

Chapter 8: Delinquent Accounts

8.4 Salary Offset

In accordance with OMB Circular A-123, Appendix B, Chapter 4, Risk Management paragraph 4.4.2, federal agencies are required to establish a salary offset program. At 121 days past due, DOC will request a salary offset package from JPMC to initiate the offset procedures. Upon written request from the travel card Contractor, DOC is obligated to collect from the employee's disposable pay any undisputed delinquent amount that is owed to the Contractor if DOC has reimbursed the traveler. Salary offset can also be used if the traveler has not submitted a proper travel claim within the required timeframe and there are no extenuating circumstances preventing the traveler from doing so. Any payment received by JPMC for a past due statement shall be applied first to the oldest past due amount. The Office of Human Resources Management (OHRM) or operating unit's HRO is responsible for ensuring that the National Finance Center (NFC) makes the appropriate deductions from the cardholder's salary in accordance with FTR, Chapters 301-54.100 and 301-76.100.

OHRM or the operating unit's HRO must:

- 1) Provide the employee with written notice of the type and amount of the claim, intention to collect the claim by deduction from the employee's disposable pay, and explanation of the employee's rights as a debtor. See Exhibit 3, "Sample HR Due Process Notice for Salary Offset" and Exhibit 4, "Salary Offset/Grounds for Appeal;"
- 2) Provide the employee with an opportunity to inspect and copy the records related to the claim; and
- 3) Provide the employee with an opportunity to make a written agreement with the Contractor to repay the delinquent amount.

8.5 Reinstatement of a Cancelled Travel Card Account

At the **sole discretion of the Contractor**, cancelled accounts may be reviewed for reinstatement once full payment of the undisputed amount, and any penalties or late fees, are made. The Contractor may conduct a credit worthiness check prior to the review for reinstatement. Employees will also be required to take a refresher travel card training course at: <http://fss.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm> and provide their operating unit AOPC and supervisor/approving official with the certificate of completion.

It is the employee's responsibility to forward a request for reinstatement via memorandum to his/her servicing operating unit AOPC, signed by at least the "Director" or "Chief Financial Officer (CFO)" level within the employee's organization. The memorandum **must** contain the following information:

- 1) Circumstances that caused the delinquency/suspension/cancellation of the travel card;
- 2) Measures taken to prevent a future delinquency/cancellation of the account; and
- 3) Current status of the account balance.

Chapter 8: Delinquent Accounts

The operating unit AOPC will forward the memorandum, JPMC Reinstatement Request Letter (Exhibit 5), JPMC Individually Billed Cardholder Agreement (Exhibit 6), DOC AOPC Reinstatement Validation Form (Exhibit 7), Appendix B –DOC Employee Acknowledgement & Approving Official Certification Statement (Exhibit 8), a Card Application signed by the applicant which includes the applicant's approval to obtain his/her credit bureau score, and a copy of the training certificate to the Level 1 AOPC for final review.

After the Level 1 AOPC reviews all required documents, a formal request for reinstatement will be sent to JPMC for a final reinstatement determination.

8.6 Charge-off Accounts

When payment is not received by the Contractor within 181 calendar days from the billing date on the statement, the Contractor will charge-off any outstanding balance as a bad debt. Negative payment patterns may be reported to credit bureaus and salary offset may occur. If salary offset is not an option, then JPMC may elect to utilize a collection agency for delinquency control after charge-off. Any payment received by JPMC for a past due statement shall be applied first to the oldest past due amount. Accounts that have been placed in charge-off will not be reinstated unless extenuating circumstances exist. Employees who apply or have applied for a travel card under the GSA SmartPay or SmartPay2 contract and have an account in charge-off under either contract for DOC or a transferring agency, will not be issued a travel card account.

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Chapter 9: Agency Organization Program Coordinator (AOPC)

Bureaus are responsible for designating a Level 2 AOPC and back-up AOPC who are responsible for administering the Travel Card Program for their respective bureaus as set forth in this handbook. Larger bureaus should consider appointing more than one Level 2 AOPC, as well as appointing Level 3 and Level 4 AOPCs, in accordance with their respective hierarchy levels in order to more effectively manage the program. NOTE: Bureau managers, AOPCs, and other Bureau officials **do not have the authority to override any of the Contractor's policies**; i.e., suspension, cancellation, reinstatement, and credit worthiness.

9.1 AOPC Training & Set Up

AOPCs at all levels are required to:

- 1) Take GSA's online "Travel Card Program AOPC Training" available at: <http://apps.fss.gsa.gov/webtraining/trainingdocs/travel%20AOPCquiz/index.cfm> upon being appointed an AOPC. Level 2 AOPCs are responsible for ensuring that all AOPCs within their respective bureaus have completed the AOPC training and have up-to-date copies of the training certificates on file at all times;
- 2) Complete the *AOPC Designation Form* (contact Level 1 AOPC to obtain the form) and the Level 1 AOPC will submit the form to the Contractor for processing. Level 2 AOPCs will retain copies of all of the AOPC designation forms, in addition to copies of the training certificates in a bureau file and are responsible for ensuring that copies of all Level 2 AOPC training certificates are submitted to the TMD Level 1 AOPC via fax to: 202-482-2632. Level 2 AOPCs are also responsible for notifying the TMD Level 1 AOPC of any and all AOPC updates and changes;
- 3) Successfully complete AOPC recertification training every three years and resubmit updated training certificates to the appropriate Level 1 and Level 2 AOPCs. Level 2 AOPCs are responsible for ensuring that all bureau AOPCs conduct recertification training and have up-to-date copies of the training certificates on file at all times. The certificates of completion must be retained for 3 years under NARA General Records Schedule 1, section 10a, under OMB Circular 123 section 3.4.
- 4) Use PaymentNet to update travel card accounts, (e.g., account closures, credit increases, Merchant Category Code (MCC) adjustments, hierarchy changes) and query monthly standard reports as well as custom reports;
- 5) Participate in any Contractor User Training, (e.g., updated training on usage of on-line PaymentNet system, and training on how to run standard and custom reports);
- 6) Participate in AOPC meetings held by DOC on a quarterly basis or as deemed necessary to ensure that up-to-date policies and procedures are disseminated to all bureaus; and
- 7) Participate in any travel card meetings/conferences, (i.e., GSA hosted or bureau-specific meetings).

9.2 AOPC Duties

Operating unit AOPCs are responsible for overseeing and administering the Travel Card Program for their respective operating units. In order for AOPCs to effectively manage the

Chapter 9: Agency Organization Program Coordinator (AOPC)

Travel Card Program, they are required to have access to the following monthly HRO reports listing:

- Transferring Employees; and
- Separating Employees.

Bureau AOPCs are required to:

- 1) Verify through an HRO report listing of “Current Employees” that the person applying for a travel card is an employee within the AOPC’s respective operating unit. Only DOC employees within the AOPC’s respective operating unit can be issued a travel card. Non-Government travelers or employees from other Government agencies on detail to DOC are not eligible for the DOC travel card. Employees from other Government agencies on detail to DOC are required to apply for a travel card within their respective agencies;
- 2) Ensure that the travel card application is completely filled out and approved by both the employee and employee’s supervisor. Ensure that all travel card applications processed via PaymentNet have hardcopy training certificates on file within the respective bureaus;
- 3) Provide special instructions on the travel card application when it is submitted to the Contractor as a rush travel card and/or needs to be sent to the travel cardholder’s TDY location. Timely delivery of rush travel cards is not guaranteed;
- 4) Monitor monthly HRO report listing of “Separating Employees” and cancel travel card accounts via PaymentNet of those employees who have left the bureau. Bureau AOPCs are required to cancel accounts during the same month an employee leaves federal government service, transfers to another federal government agency, or has his/her travel card revoked due to misuse. If the employee is transferring to another bureau within DOC, the AOPC is required to send an e-mail notification to the TMD AOPC;
- 5) Monitor monthly HRO report listing of “Transferring Employees” within their bureau and transfer the travel card account to the appropriate hierarchy. Operating unit AOPCs are required to make transfer changes during the same month that an employee transfers to ensure that the appropriate AOPC is monitoring their respective travel card activity;
- 6) Monitor monthly report via PaymentNet to identify travel cardholders who require travel card training recertification. AOPCs are responsible for notifying travel cardholders who need to be recertified, collecting hardcopy certificates, and logging training dates into the PaymentNet system;
- 7) Monitor monthly travel card activity reports (Exhibit 1, “Contractor Provided Reports”) provided by the Contractor to identify delinquency and/or misuse. AOPCs are required to send written notification (Exhibit 2, “Sample Delinquency/Misuse Notification”) regardless of the undisputed amount to the travel cardholder’s supervisor and servicing HRO whenever there is delinquency and/or misuse of a travel card account. Written notification should be sent within ten (10) business days of the billing cycle end date. AOPCs should monitor for:
 - Personal purchases, (e.g., electronics, flowers, and jewelry);
 - Cash withdrawals when the employee is not in a TDY status;
 - Gas charges without corresponding rental car authorization;
 - Transportation services made directly with on-line booking engines (e.g., Expedia, Orbitz, and Travelocity); and
 - Purchases made in the vicinity of the official duty station.

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The Office of Inspector General (OIG) shall be contacted when fraud and/or misuse is/are confirmed;

- 8) Coordinate with the employee's supervisor to notify the employee of any questionable or inappropriate charges and/or delinquencies; and
- 9) Deny processing new travel card applications for employees who have had their previous travel cards cancelled for misuse;

9.3 Record Keeping and Reporting

AOPCs are responsible for maintaining accurate hardcopy documentation for each travel cardholder in the event of an investigation. AOPCs must use discretion when handling travel card files and ensure that they are never left out in public view. Travel card files must be kept in a locked cabinet or secure office to ensure that personally identifiable information (PII) of a travel cardholder is not compromised. AOPCs will:

- 1) Maintain a hardcopy file for each cardholder. The file must contain a copy of the approved travel card application and up-to-date training certificate. Copies of all training certificates must be retained for three years pursuant to National Archives and Records Administration (NARA) requirements, General Records Schedule 1. Item 10a;
- 2) Indicate in the file if the account is active or inactive;
- 3) Document cardholder notifications and conversations regarding delinquency and/or misuse of the card. Documentation should include dates, names of people involved, and any evidence of notification;
- 4) Request a written statement from the approving official/supervisor to reactivate the travel card account if suspended on temporary basis during investigation or if a permanent closure of account is necessary. This statement of record must be kept in the travel cardholder's file;
- 5) Receive final acknowledgement from the approving official/supervisor to close a travel card account; however, AOPCs have the right to suspend an account until an investigation is conducted and concluded;
- 6) Track delinquency and/or misuse issues and ensure appropriate action is taken, (i.e., determine the reason why the delinquency and/or misuse occurred, and determine if there is a payment plan in place);
- 7) Report to the DOC Travel Management Division within 10 days after the end of each quarter the number of cases reported to the OIG for possible card misuse and/or abuse and the number of administrative and/or disciplinary actions taken for misuse, including delinquency;
- 8) Ensure that the travel cardholder files are sent to the gaining bureau whenever a cardholder transfers within DOC;
- 9) Maintain monthly delinquency reports for a five-year period before being destroyed; and
- 10) Keep inactive files for five years after the account is closed.

Chapter 9: Agency Organization Program Coordinator (AOPC)

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Chapter 10: Supervisor/Approving Official Responsibilities

The responsibilities of the supervisor are:

- 1) Complete the on-line Travel Charge Card Training course at the GSA SmartPay2 Travel Card Training website: <https://training.smartpay.gsa.gov/>. Upon successful completion of the course, the supervisor is required to submit a copy of the certificate to their AOPC. A list of AOPCs can be found at: <http://www.osec.doc.gov/oas/travel/tchargecard-coordinator.html>. Training must be repeated every three years per OMB Circular A-123, Appendix B, Chapter 3.
- 2) Notify the employee of any questionable or inappropriate charges and/or delinquencies and give the employee the opportunity to explain the charge or delinquency. A record shall be maintained of the notification and explanation received from the employee. Due to reporting requirements, a brief explanation of what caused the delinquency may be requested from the supervisor by the AOPC;
- 3) Take appropriate disciplinary action if the explanation is inadequate. The supervisor or approving official shall contact the operating unit's servicing HRO and/or Employee Relations Office, who will consult with the Office of General Counsel (OGC) as needed, for a determination of the appropriate disciplinary action that shall be taken. DAO 202-751, *Discipline*, contains useful guidance on selecting a penalty appropriate to the offense. Disciplinary action that may be taken ranges from written reprimand to removal from service. At the discretion of the supervisor, the travel card may be revoked at this time;
- 4) Revoke the card if there is a second instance of inappropriate use or insufficient explanation for the delinquency. Appropriate disciplinary action, as recommended by the servicing HRO and in consultation with OGC, shall also be taken;
- 5) Provide the AOPC with the travel card for cancellation when it has been revoked because of inappropriate use or delinquency;
- 6) Notify the AOPC when an employee is transferring between offices within an operating unit or between operating units within the Department;
- 7) Retrieve the travel card from the employee and return it to the AOPC for cancellation when an employee leaves, retires, or transfers to another Government agency; and
- 8) Managers are responsible for ensuring that staff completes the refresher course every three years as required.

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11.1 Stranded Travel Cardholder Account Policy – After Hours

Stranded Travel Cardholder Definition: A travel cardholder who has no other means to pay for charges in domestic or international travel status whose card declines authorization because of delinquency, over limit, or fraud status. Travelers may contact JPMC Customer Service at 1-888-297-0781, and if international at 1-847-488-4441 for assistance outside the normal business hours in cases where a traveler may be stranded or when merchants are unable to obtain transaction authorizations

JPMC will determine the reason why the travel cardholder is stranded and if necessary implement the stranded travel cardholder policy and provide assistance for one or more of the following:

- 1) **Delinquency Override** - In instances where a traveler may be stranded, JPMC will temporarily open a suspended travel cardholder account to allow authorizations. Whenever possible, a payment arrangement should be made before executing a delinquency override on the travel cardholder's account. Delinquency override is set for only one (1) day. The travel cardholder's account must not have a revoked, bankruptcy, charge off, or other closed status.
- 2) **Over-limit Cardholders** - JPMC will assist stranded travelers through approval of specific charges (forced authorizations) or a temporary increase for airline, hotel and car rental only (no cash, no food) when a stranded traveler requires assistance after hours.
- 3) **Travel Needs** - JPMC will assist stranded travelers through approval of specific charges (forced authorizations) or issue a temporary increase for airline, hotel and car rental only when a stranded traveler requires assistance after hours.
- 4) **MCC Override** - JPMC will assist travel cardholders by performing an override in instances where an MCC is required to make a transaction which is otherwise restricted from use.
- 5) **Travel Cardholders with Lost/Stolen Status or Potential Fraud on Travel Cards** - JPMC will assist the travel cardholder through the approval of specific charges by forced authorization using the replacement account number.

Within the normal business hours of 8:00 a.m. to 6:00 p.m. EST, JPMC will refer travel cardholders to their servicing bureau AOPC.

11.2 Mission Critical Status Cardholder Policy

Mission Critical Status Cardholder Definition: A travel cardholder has mission-related extenuating circumstances for which the account billing cycle should be extended 30 days. Once the request for extension is approved by the bank and the account is placed in a mission critical status, the account will continue to be available for use even without regular payments being applied. The account will not age, suspend, or revoke. A request for placement of an account in a mission critical status will not be accommodated more than one time per year.

11.2.1 Qualifications for Mission Critical Status

To qualify for mission critical status, the travel card account must be in good standing and cannot be suspended, revoked/cancelled, or more than 30 days overdue.

This policy is not for travel cardholders who are late in making their payments, but for those who are on TDY and pose an absolute need for an extension. AOPCs must have at least two business days *before* the travel card account will suspend in order to set the account up on mission critical status. Mission critical status is normally identified prior to the traveler's departure.

11.2.2 Requirements for Mission Critical Status

AOPCs must submit a request to initiate the Mission Critical Travel Cardholder Policy either by faxing or e-mailing the request **to the attention of** the JPMC Program Coordinator (PC). The request must indicate that the travel cardholder/ employee is being placed in a mission critical status and must include the following information:

- 1) Start and end date of mission critical status that includes a 45-day period to file travel claims and receive reimbursement payment; and
- 2) Time period requested on a mission critical status that does not exceed 120 days.

Chapter 12: Links to Commonly Used Travel Websites

(Some links will require you to copy and paste the URL into your Web Browser.)

Airline Itinerary Printout (WorldSpan System): <http://www.mytripandmore.com/>

AOPC Listing: <http://www.ossec.doc.gov/oas/travel/tchargecard-coordinator.htm>

AOPC Travel Card Training:

<http://apps.fss.gsa.gov/webtraining/trainingdocs/travel%20AOPCquiz/index.cfm>

ATM Locator:

<http://www.mastercard.com/us/personal/en/cardholderservices/atmlocations/index.html>

Centers for Disease Control (CDC): <http://www.cdc.gov/travel/index.htm>

Currency Converter:

http://www.xe.com/ucc/?utm_source=internal&utm_medium=TL&utm_content=NOGEO&utm_campaign=UCCin404TL

DAO 202-751 Discipline: http://www.ossec.doc.gov/omo/dmp/daos/dao202_751.html

Department of State Travel Website: <http://travel.state.gov/>

DOC Travel Website: <http://www.ossec.doc.gov/oas/travel/default.htm>

Federal Travel Regulation: <http://www.gsa.gov/portal/category/21222>

GSA Per Diem Rate: <http://www.gsa.gov/portal/category/21287>

GSA SmartPay Program: <http://www.gsa.gov/portal/content/104616>

GSA Travel AOPC Training:

<http://apps.fas.gsa.gov/webtraining/trainingdocs/travel%20AOPCquiz/index.cfm>

GSA Travel Cardholder Training:

<http://apps.fas.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm>

GSA Travel Resources: <http://www.gsa.gov/portal/content/105307>

GSA Website (Government): <http://www.gsa.gov>

GSA Website (Travel Specific):

<http://www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeId=17114&channelId=-26355>

Hotel/Motel Fire Safety Act/Listings: <http://www.usfa.dhs.gov/applications/hotel/>

JPMC PaymentNet: <https://gov1.paymentnet.com>

Chapter 12: Links to Commonly Used Travel Websites

JPMC Travel Card Account Enrollment Center:

https://www.cc-accountcenter.com/jpmorganchase_commercial/eapp/ss_applicationID.jsp

Mileage and Map Information: <http://www.mapquest.com>

NOAA Website: <http://www.corporateservices.noaa.gov/~finance/travel.html>

OMB Circular A-123, Appendix B:

http://www.whitehouse.gov/omb/assets/agencyinformation_circulars_pdf/a123_appendix_b.pdf

Chapter 13: Acronyms

| | |
|--------|--|
| ADTRAV | Adventure Travel |
| AOPC | Agency Organization Program Coordinator |
| ASA | Assistant Secretary for Administration |
| ATM | Automated Teller Machine |
| CBA | Centrally Billed Account |
| CFO | Chief Financial Officer |
| DAO | Department Administrative Order |
| DOC | Department of Commerce |
| DOO | Department Organization Order |
| EST | Eastern Standard Time |
| FEGLI | Federal Employees Group Life Insurance |
| FEHB | Federal Employees Health Benefits |
| FSN | Foreign Service National |
| FTR | Federal Travel Regulation |
| GSA | General Services Administration |
| HRO | Human Resources Office |
| IBA | Individually Billed Account (travel card) |
| ID | Identification |
| JPMC | J.P. Morgan Chase |
| MCC | Merchant Category Code |
| NARA | National Archives and Records Administration |
| NFC | National Finance Center |
| NSF | Non-sufficient Funds |
| OAS | Office of Administrative Services |
| OASDI | Old-Age, Survivors, and Disability Insurance |
| OCS | Office of Commerce Services |
| ODS | Official Duty Station |
| OGC | Office of General Counsel |
| OHRM | Office of Human Resources Management |
| OIG | Office of Inspector General |
| OMB | Office of Management and Budget |
| PC | Program Coordinator (JPMC) |
| PII | Personally Identifiable Information |
| PIN | Personal Identification Number |
| SATO | Scheduled Airline Ticket Office |
| SF | Standard Form |
| TDY | Temporary Duty |
| TMC | Travel Management Center (refers to current Travel Agency for DOC) |
| TMD | Travel Management Division |

Titles Used Interchangeably

Contractor = J.P. Morgan Chase, N.A. (JPMC)
Employee = Cardholder
Bureau = Operating Unit as defined in DOO 1-1 § 3c.

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14.1 Exhibit 1/Contractor Provided Reports

The following is a listing of Contractor provided reports that AOPCs will utilize in their respective Bureau to effectively manage the SmartPay2 Travel Card Program.

| PAYMENTNET REPORTS | | |
|---------------------------------------|-------------|---|
| Report Name | Type | Description Of Report |
| 45-Day | Accounts | The 45-Day report can be used to monitor delinquencies as it identifies accounts that are between 30 and 60 days past due. The report lists: Account Number, Account Name, 30 Days Past Due Amount, 60 Days Past Due Amount, Number of Days Past Due, Bill Date and Balance. |
| Account and Employee Hierarchy | Accounts | The Account and Employee Hierarchy report shows the card and account hierarchies for all individuals. The report displays all employees both cardholders and non-cardholders. It groups by User ID and displays the individuals' names and roles, as well as card account numbers where appropriate. Please note that if the report is run using Hierarchy ID as a criterion, that criterion will apply to the employee and not the accounts that belong to the employee. |
| Account Audit | Accounts | The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change. |
| Account Audit - 123 | Accounts | The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change. |
| Accounts Renewing Within Three Months | Accounts | The Accounts Renewing within 3 Months report identifies accounts that will expire within 3 months of the report date, and can be used to help monitor card renewals. Subtotals are provided for each Hierarchy level, as well as Grand Totals for the entire report. The report lists: Hierarchy, Account Name, Account #, Business Phone, and Expiration Date. |
| Air Travel Activity | Transaction | The Air Travel Activity report can be used to analyze the dollars spent on Air Travel for each account within each level of Hierarchy. Sub-totals are provided for each Hierarchy level, as well as Grand Totals for the entire report. The report lists: Hierarchy, Account Name, Account Number, Traveler Name, Depart Date, Transaction Date, Legs of Travel, Ticket #, and Transaction Amount. |
| Air Travel Summary by Hierarchy | Transaction | The Air Travel Summary by Hierarchy report summarizes the dollars spent on Air Travel for each account within each level of Hierarchy. Sub-totals are provided for each Hierarchy level, as well as Grand Totals for the entire report. The report lists Hierarchy, Account #, Account Name and Dollar Amount. Contents of the report are best viewed in Excel and PDF format. |
| Air Travel Summary for CTA | Transaction | The Air Travel Summary for CTA report can be used to analyze the charges to Central Travel Accounts. Sub-totals are provided for each Central Travel Account, as well as Grand Totals for the entire report. The report lists: Central Travel Account Number, Transaction Date, Merchant Name, Ticket Number, Passenger Name, Depart Date, and Transaction Amount. The user must input a central travel account number to run the report. |

Chapter 14: Exhibits

| Report Name | Type | Description Of Report |
|--|-------------|---|
| Airline City Pairs Summary By Carrier/Top Pair | Merchant | The Airline City Pairs Summary by Carrier/Top Pair can be used to identify the most traveled routes for negotiations with Airlines. The report is sorted by Carrier name followed by number of segments per Carrier (with the most frequently traveled legs listed first). The report lists: Carrier, Origination City, Destination City, and Number of Segments. Contents of the report are best viewed in Excel and PDF format. |
| Airline Spending Analysis by Top Carrier | Merchant | The Airline Spending Analysis by Top Carrier identifies the Airlines used most frequently and can be used for negotiations with Airlines. The report is sorted by Dollar Amount (with the largest amount listed first). The report lists: Carrier, Dollar Amount, Number of Charge Transactions, Average Transaction Amount, and Grand Totals. |
| Airline Ticket Credit Summary | Transaction | The Airline Ticket Credit Summary can be used to monitor airline credits. The report lists: Ticket #, Depart Date, Passenger, Carrier, Transaction Date, Post Date, Travel Agency and Credit Amount. |
| Available Limit by Low Available Balance | Accounts | The Available Limit by Low Available Balance report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient. The report includes Account Name, Acct #, Current Balance, Date Balance was Effective, Credit Limit, Cash Limit, and Available Balance. |
| Car Rental Spending Analysis By Top Agency | Merchant | The Car Rental Spending Analysis by Top Agency report summarizes spending at Car Rental Agencies. This report can be used for rate negotiations. The report is sorted by Rental Agency, and lists largest spend amounts first. The report includes Rental Agency, Total Amount of Spend, Number of Charges, Average Amount, and Grand Totals. |
| Cardholder Information | Accounts | The Cardholder Information report provides a listing of card accounts as well as the total number of cardholders. The report lists: Account Name, Account Number, Cardholder Address, Card Delivery, and Business Phone. |
| Cardholder Listing by Hierarchy | Accounts | The Cardholder Listing by Hierarchy report can be used to monitor the number and status of accounts in each Cost Center. The report lists: Hierarchy ID, Account Name, Account Number, Credit Limit, Cycle Amount Limit, Monthly Amount Limit, Other Amount Limit, Cash Advance Limit, Single Amount Limit, and Status. |
| Cardholder Listing with Addresses | Accounts | The Cardholder Listing with Address report provides a list of accounts in each Cost Center along with the Cardholder's address and Card expiration date. The report lists: Hierarchy, Account Name, Account #, Card Delivery, Address, Business Phone, and Card Expiration Date. |
| Cardholder Status | Accounts | The Cardholder Status report can be used to identify account limits and account statuses. The report, which is sub-totaled by Account Status, lists the following: Account Name, Account Number, Open Date, Credit Limit, Cycle Amount Limit, Monthly Amount Limit, Single Amount Limit, Other Amount Limit, Available Credit and Status. |
| Cardholder Status with Hierarchy and Closed Date | Accounts | The Cardholder Status with Hierarchy and Closed Date report can be used to identify account limits and account statuses. The report, which is sub-totaled by Account Status, lists the following: Account Name, PaymentNet Hierarchy, Account Number, Open Date, Credit Limit, Individual Cycle Amount Limit, Individual Monthly Amount Limit, Individual Other Amount Limit, Individual Single Amount Limit, Available Limit, Status, and Closed Date. |
| Cardholder with Account and MCC Group Limits | Accounts | The Cardholder with Account and MCC Group Limits report can be used to identify account and Merchant Category Code group authorization limits. The report lists the cardholder name and account number as well as the account limit (transaction limits and amount limits) and Merchant Category code group and applicable authorization limits. |
| Cardholders with Default Account Codes | Accounts | The Cardholders with Default Account Codes report shows all account names, account numbers, account limits, and all chart of account codes and custom field values attached to the account. Contents of this report are best viewed in PDF format. |

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| Report Name | Type | Description Of Report |
|-------------------------------------|----------------|--|
| Cash Advance Detail by Hierarchy | Transaction | The Cash Advance Detail by Hierarchy report is used to analyze only cash advance charges from the cardholders. It groups the transactions by hierarchy id and then by cardholder. The report shows the Transaction Date, Post Date, Merchant Name, Merchant City, Merchant State, MCC, Debit Amount, Credit Amount and Merchant Sales Tax. |
| Central Bill Reconciliation | Transaction | The Central Bill Reconciliation report can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. Sub-totals are provided for each Central Bill account, as well as Grand Totals for the entire report. The report lists: Central Bill Account Number, Transaction Date, Post Date, Transaction ID, Merchant Name, MCC, Merchant City and Merchant State, Microreference, and Amount. Please note: Activity diverted to a diversion account is not listed on this report. |
| Central Bill Reconciliation Summary | Transaction | The Central Bill Reconciliation Summary report can be used to analyze the account activity for cardholders that are attached to a central bill account. Sub-totals are provided for each individual and/or central bill account that the transactions are billed to, as well as Grand Totals for the entire report. The report lists: Billed To Account, Diverted From Account Number & Name, Central Bill Account, Number of Transactions and Total Amount. Please note: Activity diverted to a diversion account is not listed on this report. |
| Charge Off | Accounts | The Charge Off report can be used to monitor bad debts. The report lists: Account Name, Account Number, Charge Off Amount, Charge Off Date, Past Due Amount, and Balance. |
| Declines | Transaction | The Declines report can be used to monitor the occurrences and reasons why cardholders have been declined. The report lists: Decline Code and Reason, Account Name, Account Number, Amount, MCC, MCC Description, Date and Time of Decline. |
| Delinquencies with Current Balance | Accounts | The Delinquencies with Current Balance report can be used to monitor past due accounts per cardholder. Subtotals are provided for each hierarchy level, as well as grand totals for the entire report. The report lists: Hierarchy, Account Number, Account Name, Past Due Amounts in each of the following categories: 1-30 Day, 31-60 Day, 61-90 Day, 91-120 Day, 121-150 Day, 151-180 Day, Charge-off Amount, and Current Balance. |
| Diversion Detail by Cardholder | Transaction | Diversion Details by Cardholder report can be used to analyze the charges to Diversion Accounts. Sub-totals are provided for each Diversion Account, as well as Grand Totals for the entire report. The report lists: Diversion Account #, Transaction Date, Post Date, Reference #, Merchant Name, MCC, Merchant City and State, and Transaction Amount. |
| Employee Audit | Administration | Any employee creations or changes made to an existing employee using PaymentNet can be queried using a date range. The report will demonstrate all employee changes made over the requested period of time. This report contains change date, change time, user ID being changed or added, field name, previous value, new value, and user ID that made the change. |
| Foreign Currency | Transaction | The Foreign Currency report can be used to review transactions that occurred outside of the U.S. as well as the currency and exchange rate information. Subtotals are provided for each account, as well as Grand Totals for the entire report. The report lists: Account Name, Account #, Transaction Date, Post Date, MCC, Merchant Name and Country, U.S. Dollar Amount, Foreign Amount, Exchange Rate, and Currency Country. |
| Fuel Purchase Detail Summary | Transaction | The Fuel Purchase Detail Summary can be used to evaluate fuel purchases. The report lists: Account Name, Transaction Date, Merchant Name, Merchant Location, Purchase Amount, Purchase Time, Quantity, Item, Price, and Tax. |
| Hierarchy Audit | Administration | Any hierarchy creations or changes made to an existing hierarchy using PaymentNet can be queried using a date range. The report will demonstrate all hierarchy changes made over the requested period of time. This report contains change date, change time, hierarchy ID, field name, previous value, new value, and user ID that made the change. |

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| Report Name | Type | Description Of Report |
|--|----------------|---|
| Hierarchy List by Level | Administration | The Hierarchy List by Level report displays the company hierarchy tree structure. The levels and IDs of the hierarchy are ordered by how they report up to the top level of the hierarchy. The report displays the Hierarchy Level, Hierarchy ID and Hierarchy Name. |
| Level III Temp Services Data | Transaction | This report can be used to analyze information from temporary services. Total transactions are provided for each supervisor as well as grand totals for the entire report. The report lists: Transaction ID, Transaction Date, Post Date, Merchant Name, City/State, and Amount. It also includes Source ID, Job Description, Temp Employee Name, Social Security Number, Requester, Job Code, Supervisor, Time Sheet Information such as Start Date, Week Ending, Hours, Overtime, Rate, Subtotal, Message ID, and Customer Code. Contents of the report are best viewed in Excel format. |
| Lodging Spending Analysis By City | Merchant | The Lodging Spending Analysis By City identifies the cities and lodging establishments where the accounts are being used, and can be used for rate negotiations. The report lists: city, lodging establishment, transaction date, transaction amount, total amount spent per merchant, number of transactions per merchant, average transaction amount per merchant, and grand totals. |
| Lodging Spending Analysis by Top Chain | Merchant | The Lodging Spending Analysis By Top Chain identifies the lodging establishments where the accounts are being used, and can be used for rate negotiations. The report is sorted in order of largest dollar amounts first and lists: Lodging Establishment, Total Amount Spent Per Merchant, Number of Transactions Per Merchant, Average Transaction Amount Per Merchant, and Grand Totals. |
| Login Audit | Administration | Any logins to the PaymentNet application can be queried using a date range. The report will demonstrate all logins over the requested period of time. This report contains login date, login time, user ID, and duration of session. |
| MasterCard Enhanced Merchant Data | Merchant | MasterCard Enhanced Merchant Data. Contents of the report are best viewed in Excel format |
| MasterCard Socio Economic | Merchant | The Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by MasterCard |
| MasterCard Vendor Information | Merchant | The MasterCard Vendor Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. It includes the most current merchant information provided by MasterCard. The report should be created in Excel format as it will not fit on a standard size page. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the MasterCard 1099able using MCC procedure indicator. Contents of the report are best viewed in Excel and PDF format. |
| MCC with Default Account Codes | Merchant | The Merchant Category Code with Default Account Codes report shows all default Merchant Category Codes and description. It includes individual Merchant Category Codes and shows default account codes where appropriate. |
| Merchant Profile with Custom Fields | Merchant | This report displays all merchants by Name, City, Street, ZIP, Merchant Category Code, Minority Code, Incorporated Status, Tax Payer ID, 1099 Indicator along with their classification labels, types, and values. These labels and types are values provided by the merchant in the transaction detail. Program Administrators can also designate custom fields according to the requirement of their procurement program. |

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| Report Name | Type | Description Of Report |
|--|-------------|---|
| Merchant Ranking | Merchant | This report ranks merchants in T&E categories in descending order of level of spend. The Merchant Ranking report identifies the Merchants where the accounts are being used, the dollar amount spent per merchant, and can be used for negotiations. Subtotals are provided for each of the following Industries: Airlines, Car Rental, Lodging, Restaurants, and Transportation. The report is sorted by largest net dollar amount within each Industry, and lists the following information: Industry, Merchant Name, Net Dollar Amount, Number of Transactions, and Average Transaction Dollar Amount. |
| Merchants with Default Account Codes | Merchant | The Merchants with Default Account Codes report shows Merchant Name, Merchant City, Merchant State, Merchant Category Code, Merchant Default Account Codes. The report shows default account codes where appropriate. |
| Parent Merchant Ranking | Merchant | The Parent Merchant Ranking report identifies the Parent Merchant where the accounts are being used, the dollar amount spent per parent merchant, and can be used for negotiations. Subtotals are provided for each of the following industries: Airlines, Car Rental, Lodging, Restaurants, and Transportation. The report is sorted by largest net dollar amount within each industry, and lists the following information: Industry, Parent Merchant, Net Dollar Amount, Number of Transactions, and Average Transaction Dollar Amount. |
| Restaurant Spending Analysis By Top Restaurant | Merchant | The Restaurant Spending Analysis by Top Restaurant report identifies Restaurants where the accounts are being used, and can be used for negotiations for events, etc. The report is sorted in order of largest dollar amounts first and lists Restaurant, Total Transaction Dollar Amount, Number of Transactions, Average Transaction Dollar Amount, and Grand Totals. |
| Spending Analysis by Tax ID | Merchant | The Spending Analysis by Tax ID report can be used to analyze the purchases within the following merchant classifications: Sole proprietorship, Partnership, and Unincorporated. Sub-totals for service related and non-service related industries are provided within each merchant classification. The report lists: Merchant Classification, Merchant Name, Address, City, State, Zip, Tax ID, Merchant Category Code, Current Month Spend, and Year-to-date Spend. |
| Statement of Account | Transaction | The Statement of Account provides a listing of previous cycle transaction information such as post date, merchant, transaction amount, MCC, original amount and tax. The statement also contains, when available, accounting code allocations, transaction notes, custom fields (when applicable) and transaction addendum detail. Cardholder and Supervisor signature lines are also included at the bottom of the statement to assist in the review and reconciliation process. This statement is not an official bank billing statement and cannot be used for remittance. |
| Summary Quarterly MCC | Merchant | The Summary Quarterly MCC report summarizes the total number of transactions, total dollar amounts, and average dollar amounts spent per quarter for each Merchant Category Code. The report lists: Quarter, MCC, MCC Description, Number of Transactions, Total Amount, and Average Amount. |
| Summary Quarterly Vendor Analysis | Merchant | The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Merchant. Subtotals are provided for each Merchant Category. The report lists: Quarter, MCC, MCC Description, Merchant Name and Address, # of Transactions, and Amount. |
| Summary Quarterly Vendor Analysis by Parent Merchant | Merchant | The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Parent Merchant. Subtotals are provided for each Merchant Category. The report lists: Quarter, MCC, MCC Description, Parent Merchant, # of Transactions, and Dollar Amount. |
| Suspension/Cancellation | Accounts | The Suspension/Cancellation report identifies accounts that have been suspended or cancelled. The report lists: Cardholder name, Account #, Status, and Account Balance. |

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| Report Name | Type | Description Of Report |
|--|-------------|---|
| Suspension/Cancellation by Hierarchy | Accounts | Suspension/Cancellation by Hierarchy report identifies accounts that have been suspended or cancelled. The report lists: Hierarchy, Cardholder name, Account #, Status, and Account Balance. |
| T & E Expense Activity | Transaction | The T & E Expense Activity report can be used to monitor travel type purchases at the account level. Subtotals are provided for each account for the following travel types of purchases: Airlines, Lodging, Car, Mass Transportation, Restaurant, Cash, and Other. The report lists: T&E Type, Count of Transactions, Total Amount, Average Amount. |
| T & E Expense Activity by Cardholder | Transaction | The T & E Expense Activity by Cardholder report can be used to analyze at the account level, the total and average dollar amount spent on each of the following travel types of purchases: Airlines, Lodging, Car, Mass Transportation, Transportation, Restaurant, Cash, and Other. Subtotals are provided for each account, as well as Grand Totals for the entire report. The report lists: Account Name, Type of Travel Activity, Number of Transactions for the Activity type, Total Dollar Amount, Average Dollar Amount. |
| T & E Transaction Activity Report | Transaction | T & E Transaction Activity lists the T & E transactions, grouped by cardholder. Displays the Transaction Date, Merchant Name, Debit Count, Debit Amount, Credit Count and Credit Amount. |
| T & E Transactions by Industry/Vendor | Transaction | The Transactions by Industry/Vendor report can be used to analyze account usage with each Merchant within the following T&E industries: Airlines, Lodging, Car Rental, Transportation, Restaurants, Cash, and Other. Subtotals are provided for each type of industry. The report lists: Industry, Merchant Name, Merchant City and State, Number of Transactions per Merchant, and Total Dollar Spent per Merchant. Contents of the report are best viewed in Excel and PDF format. |
| Test Report 123 | Accounts | The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change. |
| Transaction Audit | Transaction | The report will provide all transaction changes made over a selected date range. This report contains the transaction ID, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change. |
| Transaction Detail | Transaction | The Transaction Detail report can be used to monitor the purchases for each account. Transactions as well as line items are included and payments are excluded from this report. Subtotals are provided for each account, as well as Grand Totals for the entire report. The report lists: Account Name, Account Number, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, MCC, Debit Amount, Credit Amount, and Tax. |
| Transaction Detail by Central Bill Account | Transaction | The Transaction Detail by Central Bill Account can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. Sub-totals are provided for each Central Bill account, as well as Grand Totals for the entire report. The report lists: Tran Date, Post Date, Reference Number, Tran ID, Merchant Name, MCC, City, State, and Amount. |
| Transaction Detail By Hierarchy | Transaction | The Transaction Detail by Hierarchy report summarizes the number of transactions and total dollar amount for each account and Hierarchy level. Transactions as well as line items are included and payments are excluded from this report. Subtotals are provided for each Hierarchy, as well as Grand Totals for the entire report. The report lists: Transaction ID, Tran Date, Post Date, Merchant, City, State, MCC, Debit Amount, Credit Amount, and Tax. |
| Transaction Detail by Merchant | Transaction | The Transaction Detail by Merchant lists the transactions and dollar amounts spent with each Merchant. The report lists: Merchant Name, Merchant City, State, Zip, MCC, Transaction Amount, Reference #, Transaction Id, Account Name, Transaction Date, and Post Date. |
| Transaction Detail by Parent Merchant | Transaction | The Transaction Detail by Parent Merchant report lists the transactions and dollar amounts spent with each Parent Merchant. The report lists: Parent Merchant Name, Merchant City, State, Zip, MCC, Transaction Amount, Reference #, Account Name, Transaction Date, and Post Date. |

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| Report Name | Type | Description Of Report |
|--|-------------|---|
| Transaction Detail with Accounting Codes and Notes | Transaction | The Transaction Detail with Accounting Codes and Notes report shows a list of transactions with their account codes, notes and custom fields. Transactions as well as line items are included and payments are excluded from this report. The report lists Transaction ID, Cardholder Name, Account Number, Merchant Name, Merchant City, State, MCC, Transaction and Post Dates, Transaction Amount, Tax, Transaction Notes, an unlimited number of Account Codes, and Transaction Custom Fields. Contents of this report are best viewed in PDF format. |
| Transaction Detail with Page Breaks | Transaction | The Transaction Detail report lists the purchases for each account. Since each accounts activity is detailed on a separate page, this report can be printed and given to cardholders that dont have access to PaymentNet to review their transactions. Transactions as well as line items are included and payments are excluded from this report. The report lists: Account Name, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, Debit Amount, Credit Amount, and Tax. |
| Transaction Detail with Payments | Transaction | The Transaction Detail with Payments report can be used to monitor the purchases and payments for each account. The report lists: Account Name, Transaction Date, Post Date, Transaction Amount, Merchant Name, Merchant City and State, and MCC Code |
| Transaction Detail with Purchase Addendum | Transaction | The Detail with Purchase Addendum report is used to analyze only transactions with purchasing addendum. The report groups the transactions by cardholder. It displays transaction date, post date, merchant name, merchant city, merchant state, MCC, debit amount, credit amount, merchant sales tax and, if applicable, the level 3 data sent by the merchant such as item quantity, item description, unit cost, line item total, product code and unit of measure. |
| Transaction Disputes by Hierarchy | Transaction | The Transaction Disputes by Hierarchy report can be used to monitor the status of disputed transactions. The report lists: Account Name, Account #, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved. |
| Transaction Disputes by Status | Transaction | The Transaction Disputes by Status report lists the status of disputed transactions. The report lists: Account Name, Transaction ID, Account Number, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved. |
| Transaction Summary | Transaction | The Transaction Summary report summarizes the number of transactions and total dollar amount for each account. The report lists: Account Name, Account Number, Number of Debit Transactions and Dollar Amount, Number of Credit Transactions and Dollar Amount, Total Number of Transactions and Dollar Amount. Contents of the report are best viewed in Excel and PDF format. |
| Transaction Summary by Hierarchy | Transaction | The Transaction Summary by Hierarchy report summarizes the number of transactions and total dollar amount for each account by Hierarchy. The report lists: Account Name, Account Number, Number of Debit Transactions and Dollar Amount, Number of Credit Transactions and Dollar Amount, Total Number of Transactions and Dollar Amount. Contents of the report are best viewed in Excel and PDF format. |
| Transaction Summary by Merchant | Transaction | The Transaction Summary by Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per merchant. Contents of the report are best viewed in Excel and PDF format. |
| Transaction Summary by Parent Merchant | Transaction | The Transaction Summary by Parent Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per parent merchant. Contents of the report are best viewed in Excel and PDF format. |
| Transportation Spending Analysis by Top Carrier | Merchant | The Transportation Spending Analysis by Top Carrier can be used for rate negotiations with transportation providers. The report is sorted in order of largest dollar amount first and lists Carrier, Total Dollar Amount, Number of Transactions, Average Transaction Amount, and Grand Totals. |

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| Report Name | Type | Description Of Report |
|---------------------------|----------------|---|
| Unusual Activity Analysis | Administration | The Unusual Activity Analysis can be used to monitor unusual transaction activity and determine if the transactions are business-related. Subtotals are provided for each Merchant Category, as well as Grand Totals for the entire report. The report lists: MCC, MCC Description, Account Name, Merchant Name, City, State, Transaction Date, and Transaction Amount. |
| Write-off | Accounts | The Write-Off report can be used to monitor bad debits. The report lists: Cardholder Name, Account Number, Write-off Amount, Write-off Date, Past Due Amount, and Balance |

14.2 Exhibit 2/Sample Delinquency/Misuse Notification

_____ (cardholder name):

Please be advised that your Government JPMorgan Chase (JPMC) travel card account is _____ (# of days past due) past due in the amount of _____ (\$ amount past due) and your charge privileges have been suspended until payment is received by JPMC.

Department Administrative Order (DAO) 202-751 Discipline lists corrective measures your supervisor can take for your failure to pay a just financial obligation in a proper and timely manner. Types of misconduct related to use or non-use of the travel card are listed below.

If JPMC does not receive payment within 30 days of the date on your JPMC statement, both your supervisor and Management and Budget Officer will again be notified of your delinquent account. An account delinquent more than 120 days may be reported to outside credit reporting bureaus and may affect your personal credit rating.

Travel card accounts will be cancelled if they have been suspended twice during a 12-month period for undisputed amounts and become past due again. Additionally, travel card accounts will be cancelled if payment checks are returned for non-sufficient funds (NSF) two or more times in a 12-month period. If your account is cancelled, you will be expected to travel on personal funds for any future official travel.

If you've sent payment, please disregard this notice. You should, however, contact JPMC to ensure your payment is received and your account is credited properly. If there are extenuating circumstances for the delinquency of your payments, please contact me via e-mail with details so that I can attempt to assist you with your account.

In order to respond to OMB reporting requirements, you must provide, within five business days from the receipt of this notification, a) a brief explanation of the cause(s) for your travel card delinquency, and b) a payment plan.

TRAVEL CARD MISCONDUCT - THREE TYPES OF MISCONDUCT

Failure/refusal to use card while traveling:

- First - Reprimand to 10-day suspension
- Second - 5-day suspension to removal
- Third - 30-day suspension to removal

Delinquency in paying outstanding balances (60 days or more):

- First - Reprimand to removal
- Second - 5-day suspension to removal
- Third - 30-day suspension to removal

Misuse:

- First - 5-day suspension to removal

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Second - 30-day suspension to removal

Third – Removal

14.3 Exhibit 3/Sample HR Due Process Notice for Salary Offset

Date

Name

Address

City, State, ZIP

Subject: Delinquent J.P.Morgan Chase Travel Charge Card Account Balance – Salary Offset

Dear Sir/Madam:

This is to advise you that J.P. Morgan Chase has requested for the Department of Commerce to offset your pay for a delinquent government travel card balance in the amount of \$(**amount**). The delinquent balance excludes any disputed transactions which are still pending.

The Travel and Transportation Reform Act of 1998 authorizes the agency to offset up to 15% of your disposable pay at the request of the travel card contractor to collect delinquent balances. Therefore, payroll deductions will begin the first pay period ending 30 days after the date of this letter unless you resolve the matter prior to such date. The deduction will continue until the total amount is paid-in-full, or we are notified by J.P.Morgan Chase to stop collection action.

The amount deducted in any single pay period, including the administrative fee, will be limited to 15% of your disposable pay. Disposable pay, for this purpose, is defined as your biweekly gross pay less deductions required by law, i.e. retirement, Thrift Savings Plan, federal and state taxes, Medicare, Old-Age, Survivors, and Disability Insurance (OASDI), Federal Employees Group Life Insurance (FGLI), Federal Employees Health Benefits (FEHB), and any debt owed to the United States Government.

If you wish to authorize a larger offset in order to accelerate the payment of this debt, please submit a written request to (**designated official contact information**). Your request must specify a percentage of disposable pay or a specific dollar amount.

If you believe that your account is delinquent because you have not been reimbursed for a related travel voucher, please contact your servicing finance office to determine the status of the voucher. You must inform this office in writing of the name and phone number of your travel reimbursement voucher(s) approving official to verify a travel reimbursement delay.

You have the right to inspect and copy records related to the delinquency, to request J.P. Morgan Chase to review its decision to pursue collection of the debt from your federal salary, and to make a written repayment agreement with J.P. Morgan Chase directly at 1-888-396-3275. You must also contact J.P. Morgan Chase if you have questions about the requested offset, or wish to dispute the offset as erroneous. We suggest that you keep copies of any correspondence and/or evidence of payment to the charge card vendor. J.P. Morgan Chase must report any charges or

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amount adjustments regarding the delinquent charge card balance offset to us.

The Department's Employee Assistance Program is available to employees who wish to voluntarily and confidentially seek counseling due to stress caused by personal financial problems. For further information on the Employee Assistance Program, please call (*insert phone number*).

If you have questions regarding our process in this matter, please contact (*insert HRO contact information*).

(*Insert applicable closing*)

(*Insert applicable signature block*)

Enclosure-
Grounds for Appeal

14.4 Exhibit 4/Salary Offset/Grounds for Appeal

As a general rule, employees are expected to timely reimburse JPMC for all undisputed charges on the card. Employees are also expected to use the travel card only for expenses related to official travel, timely file travel vouchers, and timely dispute any improper charges. Therefore, the grounds for an appeal are limited. The following may, if properly substantiated, be grounds for appeal:

- 1) The charges sought by JPMC are the subject of a properly completed and timely filed travel voucher that has not been paid by the Government.
- 2) The charges sought by JPMC are the subject of a timely dispute that JPMC has not resolved.
- 3) The charges sought by JPMC have been released in bankruptcy.
- 4) The employee and JPMC have signed a written payment agreement, and the employee is making timely payments as required by the agreement.
- 5) The employee has paid the delinquent balance in full.

The employee is responsible for providing proof to support any grounds for appeal. The nature of the proof will vary in each case. For example, proof to support an appeal based on the statement that the charges sought by JPMC are the subject of a properly, completely, and timely filed travel voucher that has not been paid by the Government would include:

- 1) a copy of the travel voucher;
- 2) copies of any communications with the servicing finance office concerning payment;
- 3) a copy of the travel card billing statement; and/or
- 4) other relevant evidence supporting the employee's statement.

As a general rule, financial hardship is not grounds for appeal. Since the travel card must only be used for official travel expenses which are reimbursed by the Government, the employee should be able to reimburse JPMC without hardship. Any request for the salary offset not to be processed, either at all or at a reduced rate (less than 15% of disposable pay), because of financial hardship must include a detailed explanation of the hardship with a complete financial statement reflecting all income available to the household and all required monthly payments and debts.

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14.5 Exhibit 5/JPMC Reinstatement Request Letter

J. P. Morgan

Dear Cardholder,

To consider your request for reinstatement of your GSA SmartPay2 account, your signature on this letter is required to authorize J.P. Morgan to engage the services of Trans Union, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022, (800) 888-4213, for purposes of reviewing your credit.

Upon receipt of the signed letter we will process your request for reinstatement and notify you within 10 days of the decision. Under the Fair Credit Reporting Act you have a right to know the information contained in your credit file. Any questions regarding such information should be directed to Trans Union.

If you have any questions regarding this letter you should contact us at J.P. Morgan, P.O. Box 2017, Elgin, IL 60121, (888) 396-3275.

Sincerely,

J.P. Morgan Collection Dept.
Commercial Card Solutions

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this credit is Comptroller of the Currency, Consumer Examinations Division, Washington, D.C. 20219.

I, undersigned, acknowledge and agree that J.P. Morgan is authorized to review information in my credit file to decide the reinstatement of my GSA Smartpay2 MasterCard Account. I acknowledge receipt of J.P. Morgan GSA Smartpay2 Card Individually Billed Cardholder Agreement. I further understand that any decision made by J.P. Morgan is final.

Name: _____
(please print)

Signature: _____

Date: _____

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14.6 Exhibit 6/JPMC Individually Billed Cardholder Agreement

J.P. MORGAN GSA SMARTPAY2 CARD INDIVIDUALLY BILLED CARDHOLDER AGREEMENT

IMPORTANT: BEFORE YOU SIGN OR USE THE GOVERNMENT CARD OR SIGN THIS AGREEMENT, READ THE AGREEMENT THOROUGHLY. PLEASE RETAIN THIS AGREEMENT FOR YOUR RECORDS.

The following is the agreement between us and you covering your JPMorgan Chase GSA SmartPay® 2 Charge Card (herein referred to as the "Card") and your card account with us. BY ACTIVATING, SIGNING OR USING THE CARD AND/OR ACCOUNT, YOU WILL BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, CUT THE CARD IN HALF AND RETURN THE PIECES TO US. UPON RECEIPT, WE WILL NOTIFY YOUR AGENCY/ORGANIZATION PROGRAM COORDINATOR (A/OPC).

1) Definitions - The words "you" or "your" mean the Agency/Organization employee whose name appears on the Card. The words, "we", "our" and "us" refer to JPMorgan Chase Bank, N.A. (Chase). The words "Agency/Organization" mean the United States federal agency, bureau, division, office or other organizational entity participating in the program that has requested/authorized us to open an account for you. The word "Program" means the Charge Card program established pursuant to the GSA Contract. The word "Card" means the Card issued to you by us under the Program. The word "Account" means the Account and the Account Number established by us in connection with the Card. The word "Association" means either MasterCard or Visa. The words "GSA Contract" refer to the General Services Administration contract no. GS-23F-T0002.

2) Promise to Pay - All amounts charged to the Account including purchases, cash advances and fees will be called "Charges." You promise to pay for all Charges made by you or anyone you allow to use the Account until paid in full. Official travel and travel related expenses charged to the Card will be reimbursed by the Agency/Organization under the Agency's/Organization's expense reimbursement procedures applicable to you. You also agree to report your expenses promptly to the Agency/Organization in accordance with its expense reimbursement procedures. You are responsible for making payment to us. You are responsible for all Charges made with the Card even if you let someone else use the Card. You must retrieve the Card from that person to avoid further liability.

3) Use of Card - You agree to use the Card only for official travel and travel-related expenses away from your official station/duty station in accordance with your Agency/Organization policy. You agree not to use the Card for personal, family or household purposes. Charging privileges on the Card are provided to you by us pursuant to the GSA Contract and the task order of your Agency/Organization. No other person is permitted to use the Card issued to you for Charges or for any other reason. Charging privileges will be withdrawn upon (i) request by GSA or Agency/Organization; (ii) termination of your employment with your Agency/Organization; (iii) termination or expiration of the GSA Contract; (iv) termination or the expiration of Agency/Organization task order; or (v) Cards being reported lost or stolen or suspicion of fraud.

4) Billing Statements - You will receive a billing statement periodically (normally monthly). Your payment is due at our offices on or before the Payment Due Date shown on your billing statement. Payment for all undisputed Charges is due upon receipt of your billing statement. For questions about your bill, billing disputes, or problems with goods or services purchased with the Card, you can call us using our toll-free domestic telephone number, 1 (888) 297-0781, or if calling internationally call collect 1 (847) 488-4441.

5) Payments - You must pay the undisputed portion of the new balance in full each month. Payments must be made in U.S. currency, in electronic form or with a money order payable in U.S. dollars, or

11) Cancellation - We can cancel your Account and prohibit further Charges if i) your employment with your Agency/Organization is terminated regardless of the reason; ii) the GSA Contract and/or Agency/Organization task order expires or is terminated; iii) your Agency/Organization or GSA requests it; iv) the Account has been used for other than authorized purposes and cancellation is approved by your Agency/Organization; v) your Account has been suspended two times during a 12 month period for non-payment of undisputed principal amounts and is past due again (for purpose of this section 11, subsection v), "past due" means payment is not received within 45 calendar days from the closing date on the statement of Account in which the Charge first appeared); and vi) the Account is 126 calendar days past due from the closing date on the statement of Account in which the unpaid Charge first appeared, or within the Agency/Organization time frame specified in the task order, unless otherwise directed by the Agency/Organization. We may reinstate a cancelled Account upon full payment of the amount due and any late fee assessed. You can cancel your Account at any time by writing to us at JPMorgan Chase, PO Box 2030 Mail Code IL1-6225 Elgin IL 60121-2030.

12) Lost, Stolen or Compromised Card or Account and Card Renewals - You agree to notify us immediately if the Card is lost or stolen or compromised or if you suspect it is being used without your permission. The toll-free domestic telephone number is 1 (888) 297-0782 and the international number for collect calls is 1 (847) 488-4442. If there is any unauthorized use of your Card or Account you agree to cooperate with us during our investigation, which will include your completion of a Dispute Form. Should you need a replacement card, please call the same telephone number listed in section 12 for Lost, Stolen or Compromised Cards. Any renewal Card will be provided to you prior to the expiration date of your current Card. Follow the instructions included with such renewal Card for activation of the renewal Card.

13) Change of Terms - We may, with the written consent of GSA and your Agency/Organization, change the terms of this Agreement upon 30-day written notice to you. Changes in any such notice may apply to new transactions and to your Account balance on the date the change becomes effective. If you do not agree to a change in terms of this agreement, you must notify us prior to the effective date of the change, cut the card in half, and return the pieces to us.

14) International Transactions and Association Fees. International transactions include any transaction made in a foreign currency or that is made outside the United States of America even if it is made in U.S. dollars. If an international transaction is made in a currency other than U.S. dollars, the Association will convert the transaction into U.S. dollars using its respective currency conversion procedures. The exchange rate each Association uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which rate may vary from the rate the respective entity itself receives), or the Government-mandated rate in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date when the international transaction occurred or when the Account was used. Chase reserves the right to pass through the Association's fee applied to international transactions. The Association's international transaction fee will be calculated on

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with a draft or a check drawn on a bank in the U.S. and payable in U.S. dollars. If we decide to accept a payment made in some other form, payment will not be credited to your Account until your payment is converted into one of the forms just mentioned. We may accept late payments, partial payments or checks and money orders marked "payment in full" or with other restrictive endorsements without losing any rights under this Agreement or under the law.

6) Travelers Checks - Your Agency/Organization may approve your Account for travelers check purchases. This will enable you to make purchases of travelers checks using your Card from banks or other institutions that accept the Card for payment. If you are authorized by your Agency/Organization to purchase travelers checks with your card, procedures will be made available to you.

7) ATM - Your Agency/Organization may approve your Account for cash access privileges. This will enable you to obtain cash from automated teller machines ("ATMs") operated by a bank or other institutions. If you are approved for cash access privileges, you will receive a personal identification number ("PIN"). You agree to take all reasonable precautions to prevent any other person from learning your PIN or using your Card to make unauthorized transactions. You agree that if you voluntarily give the Card and your PIN to someone else for any reason, you are authorizing all transactions made by that person.

8) Fees - Refer to the accompanying Schedule of Fees

9) Disclosure of Account Information - In addition to the routine uses under the Privacy Act, you authorize us to (i) conduct a credit history evaluation prior to issuing a card if requested by your agency in accordance with OMB Circular A-123, Appendix B; (ii) provide information about your Account to our service providers administering your Account under the GSA Contract; (iii) disclose all necessary Account information to an outside attorney, collection agency or credit bureau if we refer all or part of the Account for collection in accordance with the GSA Contract and your Agency/Organization's task order, and (iv) disclose all transaction and merchant data to the GSA, your Agency/Organization, and other entities in accordance with the GSA Contract and your Agency/Organization's task order. You understand that past due Accounts will be reported to your Agency/Organization. By using the card or account, you are providing your consent to the disclosure of Account information as provided in this Section 9.

10) Suspension - We can suspend your Account and prohibit further Charges if i) payment for any undisputed principal amount is not received within 61 calendar days from the closing date on the statement in which the unpaid charge first appeared, or within the Agency/Organization time frame specified in the task order, unless otherwise directed by the Agency/Organization, or ii) the Agency/Organization or GSA requests the suspension. Chase will reinstate your suspended Account upon full payment of the amount due unless otherwise directed by the Agency/Organization.

the U.S. dollar amount provided to Chase by the Association and will be up to 1% of the transaction amount. The same process and charges may apply if any international transaction is reversed.

15) Disclaimer of Liability - In no event shall we be liable to you for any consequential, special, indirect or punitive damages of any nature.

16) Assignment - We can assign your Account and any of our rights under this Agreement without your consent or notice to you.

17) Notices - All notices required to be given by us in connection with your Account shall be deemed to have been delivered on the earlier of the day on which the notice is actually received by the party to which addressed or three days after the notice has been deposited in the United States mail, postage prepaid.

18) Severability - If any provision in this Agreement is held to be inoperative, unenforceable or invalid, that provision shall be inoperative, unenforceable or invalid without affecting the remaining provisions.

19) Collection/Telephone Monitoring - You agree that if you do not pay your Account, Chase or our collection agent may call you regarding the collection of your Account. You understand that the calls could be automatically dialed and a recorded message may be played. You agree such calls will not be "unsolicited" calls for purposes of local, state or federal law. You agree that we may monitor telephone calls between you and us to ensure the quality of the customer service we provide. You will be liable for any collection fees in the event we employ collection actions to collect your Account. You also agree and authorize us that we may use whatever lawful garnishment and salary offset remedies that may be available to us.

20) GOVERNING LAW - THIS AGREEMENT AND YOUR ACCOUNT ARE SUBJECT TO THE GSA CONTRACT AND SHALL BE GOVERNED BY FEDERAL LAWS AND THE LAWS OF THE STATE OF NEW YORK.

PRIVACY ACT NOTICE:

In accordance with the Privacy Act (5 U.S.C. 552a), the following notice is provided: The information requested on the card application form is collected pursuant to Executive Order 9397 and chapter 57, title 5, United States Code, for the purposes of recording travel expenses incurred by the employee/member and to claim entitlements and allowances prescribed in applicable federal travel regulations. The purpose of the collection of this information is to provide Government agencies necessary information on the GSA Contract, which provides travelers with Cards for official travel and related expenses, attendant operational and control support, and management information reports for expense control. Routine uses which may be made of the collected information and other account information in the system of records entitled "Travel Charge Card Program GSA/GOVT-3" are as follows: (1) transfers to appropriate Federal, State, local, or foreign agencies when relevant to civil, criminal, administrative, or regulatory investigations, (2) pursuant to a request of another Federal agency in connection with hiring, retention, issuing a security clearance, reporting an employee investigation, clarifying a job, letter or contract or issuing a license, grant, or other benefit, (3) to a Member of Congress or to a Congressional Staff Member in response to an inquiry of the Congressional Office made at the request of the individual about whom the record is maintained, (4) to officials of labor organizations when necessary to their duties of exclusive representation, (5) to a Federal agency for accumulating reporting data and monitoring the system, (6) GSA contract travel agents assigned to agencies for billing of travel expenses, (7) listing, reports, and records to GSA by the contractor to conduct audits of carrier charges to the Government, and (8) any other use specified by GSA in the system of records entitled "Travel Charge Card Program GSA/GOVT-3," as published in the Federal Register periodically by GSA. The information requested is not mandatory. Failure to provide the information will nullify the application, and a Card will not be issued to the employee/member.

By signing below, you agree with the terms of this Agreement.

Chapter 14: Exhibits

Signature

Date

Print Name

Account Number

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14.7 Exhibit 7/DOC AOPC Reinstatement Validation Form

DOC AOPC Reinstatement Validation

The AOPC will forward the signed memorandum request for reinstatement from the employee's "Director" or "Chief Financial Officer (CFO)", along with the "AOPC Reinstatement Validation" to the Contractor for final review. The Contractor may charge a reinstatement fee and conduct a credit worthiness check prior to the review for reinstatement. Requests for reinstatement may not be reviewed immediately and are rarely approved by the Contractor.

U.S. Department of Commerce AOPC Reinstatement Validation

I certify that the request for reinstatement is from our Bureau/Operating Unit Director or Chief Financial Officer (CFO).

_____/_____
AOPC Signature/AOPC Bureau Code/Level 2 Hierarchy Date

AOPC Name (Type or Print)

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14.8 Exhibit 8/Appendix B - DOC Employee Acknowledgement Statement and Approving Official Certification Statement

APPENDIX B
U.S. DEPARTMENT OF COMMERCE EMPLOYEE
ACKNOWLEDGMENT STATEMENT AND APPROVING
OFFICIAL CERTIFICATION STATEMENT

I certify that I (1) have received, read and understand the policies and procedures prescribed by DOC Travel Card Handbook issued by the Director for Administrative Services, pertaining to the Contractor-Issued Government Travel Charge Card Program; (2) shall abide by such policies, procedures, and other instructions as may be issued by the Department, my bureau/operating unit and the contractor/card issuer concerning the use of the card issued to me; and (3) acknowledge that the card is to be used only for expenses incurred incident to officially authorized Government travel.

(1) _____

Employee Signature and Date

Name (Type or Print)

Title

Organization and Bureau/Operating Unit

(2) _____

Approving Official/Supervisor Signature and Date

Name (Type or Print)

Title

Organization and Bureau/Operating Unit

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